

Verification Data Manual



Kentucky Department of Insurance
January 2009
Version 1.0

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STATUTORY AUTHORITY

KRS 91A.0806(1)

NECESSITY, FUNCTION, AND CONFORMITY

EO 2008-507, signed June 6, 2008, and effective June 16, 2008, created the Department of Insurance, headed by the Commissioner of Insurance. KRS 91A.0806(1) requires the Office of Insurance to establish criteria for the verification of risk location systems and programs. This administrative regulation establishes the risk location verification criteria, sets forth the process to obtain and renew verification, and sets forth the process for revocation of verification. This administrative regulation also establishes the process for an insurer with limited risks to request an order allowing an alternative form of risk location.

DEFINITIONS

- (1) “Broker” is defined in KRS 304.10-030.
- (2) “Department” means the Department of Insurance.
- (3) “Insurance company” means an entity holding a certificate of authority in accordance with KRS 304, Subtitle 3.
- (4) “Verified entity” means a vendor, insurance company or surplus lines broker that has received an order of verification from the Department of Insurance.
- (5) “Verified risk location system” means a risk location system or program that is the subject of an effective order of verification issued by the department that has not expired or otherwise been revoked.

DATA REQUIREMENTS

This section will document the data required from the applicant that will be needed for the verification process.

Format

Media Type: CD ROM

File Type: Character Delimited Text Format (^ Shift 6)

Required Fields

If providing raw address data (Actual Addresses):

• Street Number	Alpha-Numeric	Maximum Length 10
• Pre Directional Indicator	Alpha-Numeric	Maximum Length 10
• Street Name	Alpha-Numeric	Maximum Length 255
• Post Directional Indicator	Alpha-Numeric	Maximum Length 10
• City Name	Alpha-Numeric	Maximum Length 255
• State	Alpha-Numeric	Maximum Length 2
• Zip	Numeric	Maximum Length 9
• Taxing Entity Name	Alpha-Numeric	Maximum Length 255
• Taxing Code	Numeric	Maximum Length 4

Note: The Taxing Entity Name/Taxing Code should be null if the address is not within a Taxing District.

Note: The Taxing Code for the taxing entity should be the code reflected in the **Local Government Premium Tax Schedule** as distributed each year by the DOI. You may find this bulletin on the DOI website by clicking this link:

<Http://doi.ppr.ky.gov/kentucky/docs.asp?Divid=10>

Note: Pre/Post Directional Indicator illustrates the North in North Main Street, or Southwest, in 16th Ave. Southwest.

If providing address row data:

• Street Number (High)	Alpha-Numeric	Maximum Length 10
• Street Number (Low)	Alpha-Numeric	Maximum Length 10
• Odd/Even/Both (St Num)	Alpha-Numeric	Maximum Length 10
• Pre Directional Indicator	Alpha-Numeric	Maximum Length 10
• Street Name	Alpha-Numeric	Maximum Length 255
• Post Directional Indicator	Alpha-Numeric	Maximum Length 10
• City Name	Alpha-Numeric	Maximum Length 255
• State	Alpha-Numeric	Maximum Length 2
• Zip	Numeric	Maximum Length 9
• Taxing Entity Name	Alpha-Numeric	Maximum Length 255
• Taxing Code	Numeric	Maximum Length 4

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Note: Pre/Post Directional Indicator illustrates the North in North Main Street, or Southwest, in 16th Ave. Southwest.

Data Examples

Raw Address Data

123^^Main St.^SE^Frankfort^KY^40601^FRANKFORT^0006^
456^N^Washington St.^^Shelbyville^KY^40065^SHELBYVILLE^0107^
789^^Peachtree St.^^Louisville^KY^40222^LOUISVILLE^0001^

Address Row Data

100^3500^B^^Main St.^SE^Frankfort^KY^40601^FRANKFORT^0006^
400^1000^E^N^Washington St.^^Shelbyville^KY^40065^SHELBYVILLE^0107^
700^1500^O^^Peachtree St.^^Louisville^KY^40222^LOUISVILLE^0001^

Note: In the Address Row, B = Both sides of the Street E = Even numbers within the row of data O = Odd numbers within the row of data

TAXING ENTITIES (Current as of 1-1-2009)

City Listing

Adairville	0121	Cadiz	0140
Albany	0122	Calhoun	0141
Alexandria	0123	California	0264
Allen	0237	Calvert City	0037
Anchorage	0124	Cambridge	0266
Arlington	0239	Campbellsville	0142
Ashland	0003	Campbellsville	0011
Auburn	0125	Campton	0267
Audubon Park	0126	Caneyville	0268
Augusta	0030	Carlisle	0038
Bancroft	0240	Carrollton	0039
Barbourmeade	0242	Catlettsburg	0040
Barbourville	0031	Cave City	0143
Bardwell	0127	Centertown	0272
Barlow	0243	Central City	0041
Beattyville	0128	Clarkson	0276
Beaver Dam	0033	Clay	0144
Bedford	0244	Clay City	0145
Beechwood Village	0129	Cloverport	0147
Bellemeade	0247	Cold Spring	0148
Bellevue	0034	Coldstream	0447
Bellewood	0248	Columbia	0042
Benton	0035	Corbin	0012
Berea	0036	Corinth	0279
Berry	0249	Corydon	0150
Blue Ridge Manor	0251	Covington	0005
Bowling Green	0004	Crab Orchard	0280
Bradfordsville	0254	Creekside	0458
Brandenburg	0132	Crescent Springs	0151
Briarwood	0256	Crestview	0282
Brodhead	0259	Crestwood	0284
Broeck Pointe	0455	Crittenden	0285
Bromley	0133	Crofton	0153
Brooksville	0134	Crossgate	0286
Brownsboro Farm	0260	Cumberland	0043
Brownsville	0135	Cynthiana	0044
Burgin	0136	Danville	0013
Burkesville	0137	Dawson Springs	0045
Burnside	0138	Dayton	0046
Butler	0139	Dixon	0288

Douglass Hills	0047	Glenview Manor	0308
Dover	0289	Goose Creek	0310
Druid Hills	0290	Goshen	0451
Dry Ridge	0156	Graymoor-Devondale	0312
Earlington	0048	Grayson	0063
Eddyville	0157	Green Spring	0313
Edmonton	0158	Greensburg	0164
Ekron	0292	Greenup	0165
Elizabethtown	0050	Greenville	0064
Elkhorn City	0051	Guthrie	0166
Elkton	0052	Hanson	0314
Elsmere	0053	Hardinsburg	0168
Eminence	0054	Harlan	0065
Erlanger	0014	Harrodsburg	0066
Everts	0159	Hartford	0169
Ewing	1002	Hawesville	0974
Falmouth	0055	Hazard	0018
Fincastle	0297	Hebron Estates	0981
Flatwoods	0015	Henderson	0019
Fleming-Neon	0161	Heritage Creek	0996
Flemingsburg	0056	Hickman	0067
Florence	0016	Hickory Hill	0444
Fordsville	0298	Highland Heights	0171
Forest Hills	0299	Hills And Dales	0448
Fort Mitchell	0057	Hindman	0172
Fort Thomas	0058	Hodgenville	0069
Fort Wright	0059	Hollow Creek	0318
Fountain Run	0301	Hopkinsville	0020
Fox Chase	0967	Horse Cave	0173
Frankfort	0006	Houston Acres	0321
Franklin	0060	Hunters Hollow	0969
Fredonia	0162	Hurstbourne	0449
Frenchburg	0302	Hurstbourne Acres	0322
Gamaliel	0303	Hustonville	0174
Georgetown	0062	Hyden	0323
Ghent	1003	Indian Hills	0176
Glasgow	0017	Irvine	0070
Glencoe	0309	Irvington	0177
Glenview	0464	Island	0326
Glenview Hills	0307	Jackson	0071

Jamestown	0178	McKee	0193
Jeffersontown	0072	Meadow Vale	0194
Jeffersonville	0439	Meadowbrook Farm	0344
Jenkins	0073	Meadowview Estates	0345
Junction City	0179	Melbourne	0346
Kingsley	0330	Mentor	0347
Kuttawa	0180	Middlesboro	0023
Lacenter	0181	Middletown	0085
Lafayette	0331	Midway	0195
Lagrange	0074	Millersburg	0196
Lakeside Park	0182	Milton	0348
Lancaster	0183	Monticello	0086
Langdon Place	0332	Morehead	0087
Lawrenceburg	0075	Morganfield	0088
Lebanon	0076	Morgantown	0198
Lebanon Junction	0975	Mortons Gap	0199
Leitchfield	0077	Mount Sterling	0089
Lewisburg	0185	Mount Washington	1008
Lexington-Fayette	0002	Muldraugh	0202
Liberty	0187	Munfordville	0203
Lincolnshire	0336	Murray	0024
Livermore	0188	Murray Hill	0446
Livingston	0337	Nebo	0352
London	0078	New Castle	0353
Loretto	0339	New Haven	0354
Louisa	0189	Newport	0007
Louisville	0001	Nicholasville	0025
Loyall	0190	Norbourne Estates	0355
Ludlow	0079	North Middletown	0206
Lyndon	0080	Northfield	0205
Lynnview	0192	Nortonville	0207
Madisonville	0081	Norwood	0356
Manchester	0082	Oak Grove	0208
Manor Creek	0341	Oakland	0357
Marion	0083	Old Brownsboro Place	0443
Martin	0084	Olive Hill	0091
Maryhill Estates	0342	Orchard Grass Hills	0358
Mayfield	0021	Owensboro	0008
Maysville	0022	Owingsville	0092
Mc Henry	0985	Paducah	0009

Paintsville	0093	Seneca Gardens	0390
Paris	0026	Shelbyville	0107
Park City	0360	Shepherdsville	0986
Park Hills	0094	Shively	0027
Parkway Village	0361	Silver Grove	0220
Pembroke	0362	Simpsonville	0997
Perryville	0210	Slaughters	0393
Pewee Valley	0211	Smithfield	0972
Pineville	0096	Smithland	0395
Pioneer Village	0441	Smiths Grove	0396
Plantation	0212	Somerset	0028
Pleasureville	0367	South Shore	0400
Plum Springs	0368	Southgate	0109
Powdery	0370	Sparta	0401
Prestonsburg	0097	Spring Valley	0445
Prestonville	0371	Springfield	0110
Princeton	0098	St. Charles	0462
Prospect	0213	St. Matthews	0463
Providence	0099	St. Regis Park	0104
Raceland	0214	Stamping Ground	0403
Radcliff	0100	Stanford	0221
Ravenna	0215	Stanton	0111
Richlawn	0372	Strathmoor Manor	0405
Richmond	0010	Strathmoor Village	0406
River Bluff	0457	Sturgis	0112
Riverwood	0374	Sycamore	0456
Robards	0461	Taylor Mill	0113
Rockport	0377	Taylorsville	0407
Rolling Fields	0378	Ten Broeck	0453
Rolling Hills	0216	Thornhill	0408
Russell Springs	0217	Tompkinsville	0222
Russellville	1009	Trenton	0409
Ryland Heights	0971	Uniontown	0223
Sacramento	0382	Vanceburg	1004
Sadieville	0440	Versailles	0115
Salyersville	0105	Vicco	0413
Sandy Hook	0218	Villa Hills	0116
Science Hill	0387	Vine Grove	0117
Scottsville	0106	Walton	0224
Sebree	0219	Warsaw	0225

Watterson Park	0450
Wayland	0419
Wellington	0973
West Buechel	0227
West Liberty	0118
West Point	0228
Westwood	0421
Wheatcroft	0422
Wheelwright	0423
White Plains	0425
Whitesburg	0230
Whitesville	0426
Wickliffe	0231
Wilder	0232
Wildwood	0427
Williamsburg	0119
Williamstown	0233
Wilmore	0120
Winchester	0029
Windy Hills	0234
Wingo	0430
Woodburn	0433
Woodbury	0459
Woodland Hills	0434
Woodlawn	0435
Woodlawn Park	0235
Worthington	0236
Worthington Hills	0452
Worthville	0436

County Listing

Anderson County	0852
Bell County	0856
Breckinridge County	0863
Bullitt County	0864
Campbell County	0868
Carter County	0870
Casey County	0872
Clark County	0994
Crittenden County	1007
Daviess County	0879
Elliott County	0999
Fleming County	1005
Franklin County	0886
Fulton County	0887
Garrard County	0966
Henderson County	0900
Hopkins County	0903
Jackson County	0904
Jefferson County	0905
Kenton County	1000
Lewis County	0917
Lexington-Fayette	0002
Mason County	0930
Meade County	0931
Menifee County	0932
Morgan County	0937
Oldham County	0942
Owen County	0943
Owsley County	0944
Pulaski County	0949
Rockcastle County	0951
Spencer County	1006
Todd County	1001
Trigg County	0960
Washington County	0964
Wayne County	0965